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Consumer Advisory Bulletin-October 2004

Warning: "Work-at-Home" Schemes**Ad: "Earn hundreds of dollars a week at home -- no experience needed!"**

Work-at-home ads often spark images of a dream come true: great pay for easy work in your very own home. Such ads may be especially tempting to older Iowans, or to people who have lost their jobs -- but they often end in a nightmare. Promises don't pan out, and victims end up being cheated out of precious money they can't afford to lose.

Work-at-home scams now are flooding people with e-mail "pitches." Solicitations also appear on cable TV, and in classified ads, posters, and regular mail. The most typical scams claim you can make big money by stuffing envelopes, assembling craft products at home, or processing medical claims. They fail because there really is no market for the work - but meanwhile victims have spent thousands of dollars for supplies, software, etc.

Remember: If you must send money in advance before you receive the products and all details in writing, there is a substantial risk that you will lose your money and receive little or nothing of value. This scam has been around for years.

Here are key questions you should ask to avoid work-at-home scams:

- **"Do I have to pay in advance?"** Be extremely wary if you must pay in advance.
- **"What is the total cost of the work-at-home program, including supplies, equipment, and membership fees?"** Exactly what will you get for your money?
- **"What tasks will I be required to perform?"** Ask the program sponsor to list every step of the job and specific requirements regarding acceptable quality.
- **"Who will pay me -- and when?"** Will you be paid by salary or commission? (Commission sales often are based on false promises, and don't pan out.)

The company should readily answer these questions in advance, in writing, and for free.

If you have lost money to a work-at-home scheme, contact the company and ask for your money back. If you paid by credit card, consider contacting your credit card company to dispute the charge. Report the scam so others can avoid being cheated.

To file a complaint, or for more information, contact the Iowa Attorney General's Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or toll-free at 1-888-777-4590. On the web: www.iowaAttorneyGeneral.org.

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